

Fill in this information to identify the case:

Debtor 1 Peter Ventura

Debtor 2 Lisa Ventura

(Spouse, if filing)

United States Bankruptcy Court for the NORTHERN District of OHIO

Case number 15-14981-aih

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Court claim no. (if known): 4-1

Last 4 digits of any number you use to identify the debtor's account: 3488

Date of payment change: 9/1/2020

Must be at least 21 days after date of this notice

New total payment: \$749.39

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No.
 Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$292.83

New escrow payment: \$304.71

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No
 Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment: New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No
 Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Part 4:**Sign Here**

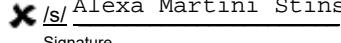
The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Alexa Martini Stinson Date August 3, 2020
Signature

Print	<u>Alexa Martini Stinson</u>			Title	<u>Authorized Agent for Creditor</u>	
	<u>First Name</u>	<u>Middle Name</u>	<u>Last Name</u>			
Company	<u>Robertson, Anschutz, Schneid & Crane LLC</u>					
Address	<u>10700 Abbott's Bridge Road, Suite 170</u> <small>Number Street</small>					
	<u>Duluth</u>	<u>GA</u>	<u>30097</u>	City	State	
Contact Phone	<u>470-321-7112</u>					ZIP Code
						Email <u>astinson@rascrane.com</u>

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on August 5, 2020, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Peter Ventura
7565 Malibu Drive
Parma, OH 44130

Lisa Ventura
7565 Malibu Drive
Parma, OH 44130

And via electronic mail to:

Lee R. Kravitz
4508 State Rd
Cleveland, OH 44109

Lauren A. Helbling
200 Public Square Suite 3860
Cleveland, OH 44114-2321

Robertson, Anschutz, Schneid & Crane LLC
Authorized Agent for Secured Creditor
10700 Abbott's Bridge Road, Suite 170
Duluth, GA 30097
Telephone: 470-321-7112
Facsimile: 404-393-1425

By: /s/ Alexa Martini Stinson
astinson@rascrane.com



Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (800) 365-7107

Final

LISA M VENTURA
PETER V VENTURA
7565 MALIBU DR
PARMA OH 44130

Analysis Date:
Loan: [REDACTED]

July 18, 2020

Property Address:
7565 MALIBU DR
PARMA, OH 44130

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective Sep 01, 2020	Prior Esc Pmt	October 01, 2019	Escrow Balance Calculation
P & I Pmt:	\$444.68	\$444.68*	P & I Pmt:	\$444.68	Due Date: June 01, 2020
Escrow Pmt:	\$292.83	\$304.71	Escrow Pmt:	\$292.83	Escrow Balance: \$1,758.71
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow: \$878.49
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-): \$1,347.00
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00	
Total Payment:	\$737.51	\$749.39	Total Payment:	\$737.51	Anticipated Escrow Balance: \$1,290.20

Shortage/Overage Information	Effective Sep 01, 2020
Upcoming Total Annual Bills	\$3,656.52
Required Cushion	\$609.42
Required Starting Balance	\$914.13
Escrow Shortage	\$0.00
Surplus	\$376.07

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 609.42. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 609.42 or 1/6 of the anticipated payment from the account.

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

This is a statement of actual activity in your escrow account from July 2019 to Aug 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow Anticipated	Actual	Payments From Escrow Anticipated	Actual	Description	Escrow Balance Required	Actual
Jul 2019		283.81			Starting Balance	0.00	124.13
Jul 2019		38.27			*	0.00	407.94
Aug 2019		38.48			* Escrow Only Payment	0.00	446.21
Aug 2019		283.81			* Escrow Only Payment	0.00	484.69
Sep 2019		38.67			*	0.00	768.50
Sep 2019		283.81			* Escrow Only Payment	0.00	807.17
Oct 2019		283.81			*	0.00	1,090.98
Oct 2019		35.61			* Escrow Only Payment	0.00	1,374.79
Nov 2019		292.83			*	0.00	1,410.40
Nov 2019		22.36			* Escrow Only Payment	0.00	1,703.23
Dec 2019		292.83			*	0.00	1,725.59
Dec 2019				1,347.01	* County Tax	0.00	2,018.42
Mar 2020		292.83			*	0.00	671.41
Mar 2020		292.83			*	0.00	964.24
Mar 2020		292.83			*	0.00	1,257.07
Apr 2020		292.83			*	0.00	1,549.90
May 2020				962.51	* Hazard	0.00	1,842.73
Jun 2020		292.83			*	0.00	880.22
Jul 2020		292.83			*	0.00	1,173.05
Jul 2020					Anticipated Transactions	0.00	1,465.88
Jul 2020				1,347.00	County Tax		118.88
Aug 2020							997.37
	\$0.00	\$4,529.76		\$0.00			
				\$3,656.52			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

July 18, 2020

Loan: [REDACTED]

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments			Escrow Balance	
	To Escrow	From Escrow	Description	Anticipated	Required
			Starting Balance	1,290.20	914.13
Sep 2020	304.71			1,594.91	1,218.84
Oct 2020	304.71			1,899.62	1,523.55
Nov 2020	304.71			2,204.33	1,828.26
Dec 2020	304.71	1,347.01	County Tax	1,162.03	785.96
Jan 2021	304.71			1,466.74	1,090.67
Feb 2021	304.71			1,771.45	1,395.38
Mar 2021	304.71			2,076.16	1,700.09
Apr 2021	304.71			2,380.87	2,004.80
May 2021	304.71	962.51	Hazard	1,723.07	1,347.00
Jun 2021	304.71			2,027.78	1,651.71
Jul 2021	304.71	1,347.00	County Tax	985.49	609.42
Aug 2021	304.71			1,290.20	914.13
	\$3,656.52	\$3,656.52			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,290.20. Your starting balance (escrow balance required) according to this analysis should be \$914.13. This means you have a surplus of 376.07. This surplus must be returned to you unless it is less than \$50.00, in which case we have the option of retaining in your escrow account. It and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 3,656.52. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$304.71
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$304.71

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.